



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2009
OF THE CONDITION AND AFFAIRS OF THE
American Concept Insurance Company

NAIC Group Code	0156	0156	NAIC Company Code	31909	Employer's ID Number	46-0322617
	(Current Period)	(Prior Period)				
Organized under the Laws of	Rhode Island			State of Domicile or Port of Entry		Rhode Island
Country of Domicile				United States		
Incorporated/Organized	08/01/1974			Commenced Business		09/13/1974
Statutory Home Office	1275 Wampanoag Trail			East Providence, RI 02915		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	1275 Wampanoag Trail			East Providence, RI 02915		401-453-7000
	(Street and Number)			(City or Town, State and Zip Code)		(Area Code) (Telephone Number)
Mail Address	1275 Wampanoag Trail			East Providence, RI 02915		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	1275 Wampanoag Trail			East Providence, RI 02915		401-453-7132
	(Street and Number)			(City or Town, State and Zip Code)		(Area Code) (Telephone Number)
Internet Website Address				www.provwash.com		
Statutory Statement Contact	Donald Edward Woellner			401-453-7132		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	dwoellner@provwashsolutions.com			401-432-3190		
	(E-mail Address)			(Fax Number)		

OFFICERS

Name	Title	Name	Title
FRANK NORTON RAY	President & CEO	NANCY RODRIGUES RESENDE	Corporate Secretary
DONALD EDWARD WOELLNER	SVP, CAO & Treasurer		

OTHER OFFICERS

JOHN HOUSTON BALLARD, III	Executive VP, Claims		
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DIRECTORS OR TRUSTEES

FRANK NORTON RAY	JOHN HOUSTON BALLARD, III	JEFFREY SCOTT MACK	DONALD EDWARD WOELLNER
HANS HEFTI			

State ofRhode Island.....

County ofProvidence..... SS

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures Manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

FRANK NORTON RAY President & CEO	NANCY RODRIGUES RESENDE Corporate Secretary	DONALD EDWARD WOELLNER SVP, CAO & Treasurer
Subscribed and sworn to before me this 8th day of February, 2010		a. Is this an original filing? Yes [X] No [] b. If no, 1. State the amendment number 2. Date filed 3. Number of pages attached
Nancy L. Wass Notary March 13, 2013		



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2009

NAIC Company Code 31909

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												15
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal employees health benefits program premium (b).....												
16.	Workers' compensation												11
17.1	Other liability - occurrence.....												
17.2	Other liability - claims-made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	26
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.AZ



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2009

NAIC Company Code 31909

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril						(6)	(8)		(29)	(7)		
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal employees health benefits program premium (b).....												
16.	Workers' compensation												19
17.1	Other liability - occurrence.....												
17.2	Other liability - claims-made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability					(65)	18	83	752	769	17		
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage					(49)	(49)						
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	(114)	(37)	75	752	739	10	0	19
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.ID



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2009

NAIC Company Code 31909

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												2
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal employees health benefits program premium (b).....												
16.	Workers' compensation												2
17.1	Other liability - occurrence.....												
17.2	Other liability - claims-made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	4
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

..... and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2009

NAIC Company Code 31909

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												9
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal employees health benefits program premium (b).....												
16.	Workers' compensation												
17.1	Other liability - occurrence.....												
17.2	Other liability - claims-made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	9
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2009

NAIC Company Code 31909

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril						(2)	(3)		(10)	(2)		8
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal employees health benefits program premium (b).....												
16.	Workers' compensation												3
17.1	Other liability - occurrence.....												
17.2	Other liability - claims-made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)						30,051	30,051		10	10		
19.2	Other private passenger auto liability					(160)	49,868	50,028	149	155	6		
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	(160)	79,917	80,077	149	155	14	0	11
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2009

NAIC Company Code 31909

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												32
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal employees health benefits program premium (b).....												
16.	Workers' compensation												
17.1	Other liability - occurrence.....												
17.2	Other liability - claims-made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	32
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19. OR



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2009

NAIC Company Code 31909

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												108
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal employees health benefits program premium (b).....												
16.	Workers' compensation												178
17.1	Other liability - occurrence.....												
17.2	Other liability - claims-made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	286
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2009

NAIC Company Code 31909

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril						(1)	(1)		(5)	(1)		18
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal employees health benefits program premium (b).....												
16.	Workers' compensation												2
17.1	Other liability - occurrence.....												
17.2	Other liability - claims-made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability						36	36		7	7		
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	0	35	35	0	3	6	0	20
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156

BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2009

NAIC Company Code 31909

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril						(60)	24,917		(303)	(69)		
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal employees health benefits program premium (b).....												
16.	Workers' compensation												
17.1	Other liability - occurrence.....												
17.2	Other liability - claims-made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)					(741)	(573)	168		34	34		
19.2	Other private passenger auto liability						217	217		44	44		
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	(741)	(416)	25,302	0	(226)	9	0	0
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156		BUSINESS IN THE STATE OF Consolidated				DURING THE YEAR 2009				NAIC Company Code 31909			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.1	Allied lines .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.2	Multiple peril crop .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.3	Federal flood .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	Farmowners multiple peril .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	Homeowners multiple peril .....	.0	.0	.0	.0	.0	(69)	24,905	.0	(347)	(79)	.0	192
5.1	Commercial multiple peril (non-liability portion) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.2	Commercial multiple peril (liability portion) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6.	Mortgage guaranty .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.	Ocean marine .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.	Inland marine .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
10.	Financial guaranty .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
11.	Medical malpractice .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
12.	Earthquake .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
13.	Group accident and health (b).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
14.	Credit A & H (group and individual) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.1	Collectively renewable A & H (b).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.2	Non-cancelable A & H (b).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.3	Guaranteed renewable A & H (b).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.4	Non-renewable for stated reasons only (b).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.5	Other accident only .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.6	Medicare Title XVIII exempt from state taxes or fees.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.7	All other A & H (b).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.8	Federal employees health benefits program premium (b).....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
16.	Workers' compensation .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	215
17.1	Other liability - occurrence.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.2	Other liability - claims-made.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.3	Excess workers' compensation .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.	Products liability .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.1	Private passenger auto no-fault (personal injury protection) .....	.0	.0	.0	.0	(741)	29,478	30,219	.0	44	44	.0	.0
19.2	Other private passenger auto liability .....	.0	.0	.0	.0	(225)	50,140	50,365	901	975	73	.0	.0
19.3	Commercial auto no-fault (personal injury protection) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.4	Other commercial auto liability .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
21.1	Private passenger auto physical damage .....	.0	.0	.0	.0	(49)	(49)	.0	.0	.0	.0	.0	.0
21.2	Commercial auto physical damage .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22.	Aircraft (all perils) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23.	Fidelity .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24.	Surety .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26.	Burglary and theft .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27.	Boiler and machinery .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
28.	Credit .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
30.	Warranty .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
34.	Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
35.	TOTALS (a)	0	0	0	0	(1,015)	79,500	105,489	901	671	38	0	407
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$0 .
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (000 Omitted)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
<div>NONE</div>					

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

[illegible]

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1	2	3
	<u>Name of Reinsurer</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1.			
2.			
3.			
4.			
5.			

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on the total recoverables, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1	2	3	4	
	<u>Name of Reinsurer</u>	<u>Total Recoverables</u>	<u>Ceded Premiums</u>	<u>Affiliated</u>	
1.	Yes	No
2.	Yes	No
3.	Yes	No
4.	Yes	No
5.	Yes	No

Schedule F - Part 4

NONE

Schedule F - Part 5

NONE

Schedule F - Part 6

NONE

Schedule F - Part 7

NONE

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	7,023,896		7,023,896
2. Premiums and considerations (Line 13)	37,279		37,279
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14.1).....	0		0
4. Funds held by or deposited with reinsured companies (Line 14.2).....	0		0
5. Other assets	23,969		23,969
6. Net amount recoverable from reinsurers			0
7. Protected cell assets (Line 25)	0	159,246	159,246
8. Totals (Line 26)	7,085,144	159,246	7,244,390
<u>LIABILITIES</u> (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	2,367,621	159,246	2,526,867
10. Taxes, expenses, and other obligations (Lines 4 through 8)	290,562		290,562
11. Unearned premiums (Line 9)	17		17
12. Advance Premiums (Line 10)	0		0
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	0		0
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)	0		0
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	165,329		165,329
19. Total liabilities excluding protected cell business (Line 24)	2,823,529	159,246	2,982,775
20. Protected cell liabilities (Line 25)	0		0
21. Surplus as regards policyholders (Line 35)	4,261,614	X X X	4,261,614
22. Totals (Line 36)	7,085,143	159,246	7,244,389

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [X] No []

If yes, give full explanation:
American Concept Insurance Company has a 3% participation arrangement with affiliated companies

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	1	0	0	1	0	0	1	XXX
2. 2000	622	55	568	308	0	15	0	47	0	3	370	65
3. 2001	653	80	573	347	11	15	1	51	0	35	401	66
4. 2002	650	195	455	344	78	15	10	55	0	7	326	55
5. 2003	653	211	442	378	88	15	10	54	0	6	349	50
6. 2004	655	92	563	319	0	8	0	57	0	7	384	47
7. 2005	294	47	247	146	0	6	0	33	0	8	186	14
8. 2006	61	57	4	12	12	1	2	8	0	0	7	1
9. 2007	48	46	2	11	11	1	1	6	0	0	6	1
10. 2008	16	16	0	2	2	0	0	2	0	0	1	0
11. 2009	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	1,868	203	75	23	313	0	65	2,031	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	(4)	0	0	0	0	0	0	0	0	0	0	(4)	0
2.	2	0	0	0	0	0	0	0	0	0	0	2	0
3.	3	0	0	0	0	0	0	0	1	0	0	4	0
4.	0	0	0	0	0	0	0	0	0	0	0	1	0
5.	5	0	0	0	0	0	1	0	1	0	0	6	0
6.	6	0	0	0	0	0	1	0	2	0	0	9	0
7.	2	0	0	0	0	0	1	0	1	0	0	4	0
8.	1	1	0	0	0	0	0	0	0	0	0	0	0
9.	3	3	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	17	4	0	0	0	0	3	1	7	0	0	23	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(4)	0
2.	372	0	372	59.7	0.0	65.5	0	0	3.0	1	0
3.	417	12	405	63.9	14.5	70.7	0	0	3.0	3	1
4.	415	88	327	63.8	45.0	71.9	0	0	3.0	0	1
5.	453	98	355	69.4	46.6	80.3	0	0	3.0	5	2
6.	393	0	393	59.9	0.1	69.7	0	0	3.0	6	3
7.	190	0	190	64.6	0.1	76.8	0	0	3.0	2	1
8.	22	15	7	35.7	25.8	176.1	0	0	3.0	0	0
9.	21	15	6	44.6	33.3	305.0	0	0	3.0	0	0
10.	4	2	2	24.5	13.2	(1,291.9)	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14	9

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	1	0	0	0	0	0	(1)	XXX
2. 2000	567	18	549	471	0	34	0	43	0	23	549	90
3. 2001	566	26	540	449	9	39	0	42	0	16	522	82
4. 2002	507	83	424	381	48	35	7	43	0	12	404	63
5. 2003	477	61	416	323	30	24	4	44	0	7	357	43
6. 2004	377	14	363	160	0	8	0	34	0	3	202	29
7. 2005	92	0	93	36	0	2	0	9	0	0	47	6
8. 2006	13	0	12	6	0	0	0	2	0	0	8	1
9. 2007	2	0	1	0	0	0	0	0	0	0	0	0
10. 2008	0	0	0	0	0	0	0	0	0	0	0	0
11. 2009	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	1,825	88	143	11	218	0	61	2,088	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	5	0	0	0	0	0	1	0	0	0	0	6	0
2.	1	0	0	0	0	0	0	0	1	0	0	1	0
3.	0	0	0	0	0	0	0	0	1	0	0	2	0
4.	6	0	0	0	0	0	1	0	3	0	0	9	0
5.	3	0	0	0	0	0	1	0	3	0	0	7	0
6.	2	0	0	0	0	0	0	0	2	0	0	4	0
7.	1	0	0	0	0	0	1	0	1	0	0	3	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	19	0	0	0	0	0	3	0	11	0	0	33	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5	1
2.	550	0	550	97.1	0.0	100.2	0	0	3.0	1	1
3.	533	9	524	94.0	34.1	96.9	0	0	3.0	0	1
4.	469	55	414	92.3	65.8	97.5	0	0	3.0	6	3
5.	398	34	364	83.4	55.7	87.5	0	0	3.0	3	4
6.	206	0	206	54.6	0.0	56.8	0	0	3.0	2	2
7.	50	0	50	54.5	(8.8)	54.2	0	0	3.0	1	1
8.	8	0	8	62.9	50.4	62.9	0	0	3.0	0	0
9.	0	0	0	(0.7)	0.0	(0.9)	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	(1.6)	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	19	14

SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	4	0	0	0	0	0	(4)	XXX
2. 2000	1,596	80	1,516	1,479	195	148	23	106	0	23	1,515	132
3. 2001	1,893	100	1,793	1,403	200	141	15	127	0	16	1,456	131
4. 2002	1,837	118	1,719	929	49	90	2	123	0	9	1,091	97
5. 2003	1,345	118	1,227	752	116	55	4	107	0	6	794	62
6. 2004	1,089	102	987	417	62	33	6	92	0	4	474	37
7. 2005	202	22	180	102	21	8	0	27	0	1	115	6
8. 2006	19	3	16	7	0	1	0	0	0	0	8	0
9. 2007	(2)	1	(3)	1	0	0	0	0	0	0	1	0
10. 2008	(1)	3	(4)	0	0	0	0	0	0	0	0	0
11. 2009	0	2	(2)	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	5,090	648	476	50	583	0	58	5,451	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	6	(1)	0	0	0	0	0	0	2	0	0	9	0
2.	4	0	0	0	0	0	0	0	3	0	1	8	0
3.	1	0	0	0	0	0	1	0	1	0	1	2	0
4.	2	0	2	2	0	0	1	0	3	0	1	6	0
5.	23	3	1	1	0	0	2	0	1	0	1	23	0
6.	11	1	1	0	0	0	1	0	8	0	1	19	0
7.	5	0	0	0	0	0	1	0	2	0	0	8	0
8.	1	0	0	0	0	0	0	0	0	0	0	2	0
9.	0	0	0	0	0	0	0	0	0	0	0	1	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	53	3	4	3	0	0	6	1	21	0	4	77	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7	2
2.	1,741	219	1,523	109.1	272.3	100.5	0	0	3.0	4	4
3.	1,674	215	1,459	88.4	214.9	81.3	0	0	3.0	1	2
4.	1,149	52	1,097	62.5	44.3	63.8	0	0	3.0	2	4
5.	940	123	818	69.9	104.5	66.6	0	0	3.0	20	3
6.	563	70	493	51.7	68.6	50.0	0	0	3.0	10	9
7.	144	21	123	71.4	94.8	68.5	0	0	3.0	5	3
8.	10	0	10	50.4	0.0	58.3	0	0	3.0	2	0
9.	2	0	2	(88.9)	0.0	(64.9)	0	0	3.0	1	0
10.	0	0	0	(0.2)	0.0	(0.1)	0	0	3.0	0	0
11.	0	0	0	(0.3)	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	51	26

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	84	92	7	3	13	0	11	9	XXX
2. 2000	409	17	392	350	6	42	0	30	0	25	416	43
3. 2001	639	37	602	670	176	56	11	40	0	14	580	47
4. 2002	653	160	493	345	55	37	8	49	0	11	368	43
5. 2003	328	133	196	141	40	15	5	33	0	10	143	18
6. 2004	191	33	159	99	0	10	0	21	0	3	131	10
7. 2005	24	7	17	8	0	1	0	4	0	0	13	2
8. 2006	(1)	1	(1)	0	0	0	0	0	0	0	0	0
9. 2007	0	0	0	0	0	0	0	0	0	0	0	0
10. 2008	0	5	(5)	0	0	0	0	0	0	0	0	0
11. 2009	0	4	(4)	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	1,697	368	168	28	190	0	74	1,659	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	893	306	391	131	0	0	53	20	92	0	2	972	4
2.	41	7	24	10	0	0	6	4	9	0	0	59	0
3.	57	37	53	31	0	0	8	3	7	0	1	54	0
4.	26	0	30	12	0	0	6	1	13	0	1	61	1
5.	12	0	13	5	0	0	3	1	3	0	1	26	0
6.	10	0	11	4	0	0	2	1	4	0	1	21	0
7.	2	0	1	1	0	0	0	0	1	0	0	3	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	1,040	350	523	193	0	0	79	30	127	0	6	1,196	6

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	847	125
2.	502	27	475	122.7	161.0	121.1	0	0	3.0	48	11
3.	892	258	634	139.7	701.6	105.3	0	0	3.0	42	12
4.	505	76	429	77.4	47.8	86.9	0	0	3.0	44	17
5.	219	50	169	66.7	37.9	86.2	0	0	3.0	21	5
6.	157	5	152	82.0	15.3	95.8	0	0	3.0	16	5
7.	16	1	16	68.0	10.5	90.9	0	0	3.0	2	1
8.	0	0	0	(2.3)	0.0	(1.3)	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	(0.1)	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	(5.3)	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,020	176

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	24	11	8	3	0	1	(20)	XXX
2. 2000	1,309	93	1,215	851	112	164	18	127	0	15	1,012	73
3. 2001	1,705	152	1,552	1,128	342	154	9	151	0	19	1,082	85
4. 2002	1,820	443	1,377	905	308	149	26	184	0	20	904	67
5. 2003	1,447	402	1,045	545	166	97	21	178	0	14	634	43
6. 2004	1,134	89	1,045	390	7	74	1	164	0	12	620	32
7. 2005	163	19	144	48	0	6	0	24	0	1	77	4
8. 2006	(1)	1	(2)	0	0	0	0	0	0	0	0	0
9. 2007	0	1	(1)	0	0	0	0	0	0	0	0	0
10. 2008	0	7	(7)	0	0	0	0	0	0	0	0	0
11. 2009	0	6	(6)	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	3,866	960	655	82	831	0	81	4,310	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	78	10	74	65	0	0	67	35	62	0	0	171	2
2.	13	0	22	16	0	0	11	4	8	0	2	33	0
3.	20	0	18	10	0	0	13	3	11	0	2	50	0
4.	34	0	18	6	0	0	20	7	9	0	2	67	0
5.	41	0	21	6	0	0	24	7	17	0	2	89	1
6.	41	0	21	5	0	0	25	2	24	0	2	104	1
7.	15	0	3	1	0	0	5	1	4	0	0	24	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	240	10	177	109	0	0	165	60	135	0	10	537	5

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	76	94
2.	1,195	150	1,045	91.3	161.1	86.0	0	0	3.0	18	15
3.	1,496	364	1,132	87.8	238.9	72.9	0	0	3.0	29	21
4.	1,318	348	971	72.5	78.6	70.5	0	0	3.0	46	21
5.	923	200	723	63.8	49.8	69.1	0	0	3.0	55	34
6.	739	15	724	65.2	17.1	69.3	0	0	3.0	57	47
7.	104	2	102	63.5	12.2	70.3	0	0	3.0	17	7
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	1.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	298	239

Schedule P - Part 1F - Prof. Liab. Occur

NONE

Schedule P - Part 1F - Prof. Liab. Claim

NONE

SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
1. Prior	XXX	XXX	XXX	0	1	0	0	0	0	0	(1)	XXX
2. 2000	43	8	35	11	0	1	0	0	0	0	12	XXX
3. 2001	41	7	34	9	0	1	0	0	0	0	10	XXX
4. 2002	43	12	31	7	2	1	0	0	0	0	6	XXX
5. 2003	17	4	14	0	2	0	0	0	0	0	(2)	XXX
6. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	28	5	4	1	0	0	0	27	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	xxx	xxx	xxx	xxx	xxx	xxx	0	0	xxx	0	0
2.	12	0	12	28.7	1.0	35.0	0	0	3.0	0	0
3.	11	0	10	26.1	4.7	30.8	0	0	3.0	0	0
4.	8	2	6	19.7	19.4	19.8	0	0	3.0	0	0
5.	1	2	(2)	4.5	62.2	(11.7)	0	0	3.0	0	0
6.	0	0	0	(50.0)	0.0	(50.0)	0	0	3.0	0	0
7.	0	0	0	(7.7)	0.0	(7.7)	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	xxx	xxx	xxx	xxx	xxx	xxx	0	0	xxx	0	0

SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	9	16	14	14	7	0	0	1	XXX
2. 2000	148	105	43	187	147	8	1	15	0	1	62	2
3. 2001	244	168	76	56	30	32	9	16	0	0	66	2
4. 2002	308	248	60	130	115	3	3	14	0	0	30	2
5. 2003	375	326	49	95	73	7	3	16	0	0	42	3
6. 2004	296	242	54	14	4	2	0	12	0	0	24	2
7. 2005	27	20	7	0	0	3	3	1	0	0	2	0
8. 2006	0	0	0	0	0	0	0	0	0	0	0	0
9. 2007	0	0	0	0	0	0	0	0	0	0	0	0
10. 2008	0	0	0	0	0	0	0	0	0	0	0	0
11. 2009	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	491	385	70	31	80	0	1	226	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	417	350	60	44	0	0	93	57	45	0	1	166	3
2.	0	0	0	0	0	0	0	0	0	0	1	0	0
3.	1	0	0	0	0	0	1	0	1	0	0	2	0
4.	4	3	1	0	0	0	0	0	1	0	0	3	0
5.	3	2	2	1	0	0	1	0	3	0	0	6	0
6.	6	3	1	0	0	0	2	1	2	0	0	6	0
7.	0	0	1	0	0	0	5	5	0	0	0	1	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	432	358	65	45	0	0	102	64	53	0	2	185	4

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	84	82
2.	210	148	62	141.8	141.3	143.1	0	0	3.0	0	0
3.	107	39	68	43.7	23.1	89.3	0	0	3.0	1	2
4.	154	121	33	50.0	48.8	55.2	0	0	3.0	2	2
5.	126	78	48	33.5	23.9	97.5	0	0	3.0	2	4
6.	39	9	30	13.1	3.6	56.1	0	0	3.0	4	3
7.	11	8	3	40.8	41.3	39.3	0	0	3.0	1	0
8.	0	0	0	0.0	0.0	(0.1)	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	(1.6)	0.0	(1.6)	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	93	92

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2000	0	0	0	0	0	0	0	0	0	0	0	0
3. 2001	2	0	2	0	0	0	0	0	0	0	0	0
4. 2002	2	0	2	0	0	0	0	0	0	0	0	0
5. 2003	0	0	0	0	0	0	0	0	0	0	0	0
6. 2004	0	0	0	0	0	0	0	0	0	0	0	0
7. 2005	0	0	0	0	0	0	0	0	0	0	0	0
8. 2006	0	0	0	0	0	0	0	0	0	0	0	0
9. 2007	0	0	0	0	0	0	0	0	0	0	0	0
10. 2008	0	0	0	0	0	0	0	0	0	0	0	0
11. 2009	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded						Direct and Assumed	Ceded
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	0	0	0	0.0	126.3	(0.8)	0	0	3.0	0	0
5.	0	0	0	0.0	123.9	(107.3)	0	0	3.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	(2)	1	0	0	(1)	0	1	(3)	XXX
2. 2008	2	1	0	0	0	0	0	0	0	0	0	XXX
3. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	(2)	1	0	0	(1)	0	1	(3)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	1	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	5.2	0.0	115.2	0	0	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	(1)	XXX
2. 2008	0	0	0	0	0	0	0	0	0	0	0	0
3. 2009	0	0	0	0	0	0	0	0	0	0	0	0
4. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	(1)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	1	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	1	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26	27	28	29	30	31	32	33		35	36	
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid	
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0	
2.	0	0	0	0.9	0.0	0.9	0	0	3.0	0	0	
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0	
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0	

SCHEDULE P - PART 1K - FIDELITY/SURETY

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	0	0	0	0	0	0	0	XXX
2. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	1	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	1	0	0	0	0	0	0	0	0	0	0	1	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	1	0	0	0	0	0	0	0	0	0	0	1	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	5	0	0	0	0	0	(5)	XXX
2. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2003	(1)	0	(1)	0	0	0	0	0	0	0	0	XXX
6. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	5	0	0	0	0	0	(5)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	0	0	9	0	0	0	0	0	0	0	0	9	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	0	0	9	0	0	0	0	0	0	0	0	9	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9	0
2.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9	0

SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	129	59	2	0	0	0	0	72	XXX
2. 2000	2	0	2	0	0	0	0	0	0	0	0	XXX
3. 2001	1	0	1	0	0	0	0	0	0	0	0	XXX
4. 2002	2	0	2	0	0	0	0	0	0	0	0	XXX
5. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2004	1	0	1	0	0	0	0	0	0	0	0	XXX
7. 2005	2	0	2	0	0	0	0	0	0	0	0	XXX
8. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2008	1	0	1	0	0	0	0	0	0	0	0	XXX
11. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	129	59	2	0	0	0	0	72	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	117	0	190	0	0	0	0	0	0	0	0	307	xxx
2.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
3.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
4.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
5.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
6.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
7.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
8.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
9.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
10.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
11.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
12.	117	0	190	0	0	0	0	0	0	0	0	307	xxx

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	307	0
2.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	307	0

SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	0	0	0	0	0	0	0	0	0	0	0	0	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2000	7	0	7	0	0	0	0	0	0	0	0	0
3. 2001	11	1	11	0	0	0	0	0	0	0	0	0
4. 2002	10	2	7	0	1	0	0	0	0	0	(1)	0
5. 2003	7	2	6	0	1	0	0	0	0	0	(1)	0
6. 2004	7	0	7	0	0	0	0	0	0	0	0	0
7. 2005	2	0	2	0	0	0	0	0	0	0	0	0
8. 2006	0	0	0	0	0	0	0	0	0	0	0	0
9. 2007	0	0	0	0	0	0	0	0	0	0	0	0
10. 2008	0	0	0	0	0	0	0	0	0	0	0	0
11. 2009	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	2	0	0	1	0	0	(2)	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded						Direct and Assumed	Ceded
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
3.	0	0	0	0.0	25.7	(1.6)	0	0	3.0	0	0
4.	0	1	(1)	0.0	52.3	(14.6)	0	0	3.0	0	0
5.	0	1	(1)	0.0	50.8	(13.5)	0	0	3.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
7.	0	0	0	12.5	0.0	12.7	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	668.2	0.0	1,950.9	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1R - Prod Liab Claims

NONE

Schedule P - Part 1S-Fin./Mtg. Guaranty

NONE

Schedule P - Part 1T - Warranty

NONE

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	One Year	Two Year
1. Prior	43	65	57	69	85	86	76	78	70	70	0	(8)
2. 2000	274	308	326	324	325	324	324	325	324	324	0	0
3. 2001	XXX	302	356	354	357	352	353	356	360	353	(6)	(3)
4. 2002	XXX	XXX	238	289	279	289	277	273	271	271	0	(2)
5. 2003	XXX	XXX	XXX	292	318	314	304	305	302	300	(1)	(5)
6. 2004	XXX	XXX	XXX	XXX	381	365	347	336	334	333	(1)	(3)
7. 2005	XXX	XXX	XXX	XXX	XXX	157	157	161	160	156	(4)	(6)
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	1	(1)	(1)	(1)	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	0	0	0	1
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(13)	(25)

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	228	261	296	298	293	285	280	282	283	286	3	3
2. 2000	418	485	508	506	506	507	503	508	506	506	0	(2)
3. 2001	XXX	437	476	504	508	496	484	484	480	480	0	(4)
4. 2002	XXX	XXX	335	406	396	383	367	376	370	369	(2)	(8)
5. 2003	XXX	XXX	XXX	343	393	353	323	324	314	316	3	(7)
6. 2004	XXX	XXX	XXX	XXX	304	211	171	173	172	170	(2)	(2)
7. 2005	XXX	XXX	XXX	XXX	XXX	74	61	50	41	40	0	(10)
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	11	10	5	6	0	(4)
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											1	(34)

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	750	1,242	1,356	1,436	1,385	1,385	1,347	1,340	1,341	1,341	0	1
2. 2000	1,151	1,182	1,324	1,506	1,478	1,443	1,422	1,414	1,414	1,413	0	(1)
3. 2001	XXX	1,250	1,261	1,391	1,418	1,381	1,357	1,337	1,331	1,330	(1)	(7)
4. 2002	XXX	XXX	1,051	997	1,047	1,068	1,013	985	973	970	(3)	(15)
5. 2003	XXX	XXX	XXX	659	759	770	766	746	713	709	(4)	(37)
6. 2004	XXX	XXX	XXX	XXX	630	621	608	566	414	393	(21)	(173)
7. 2005	XXX	XXX	XXX	XXX	XXX	135	121	114	95	94	(1)	(20)
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	14	10	10	10	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(30)	(253)

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	1,248	810	870	905	1,034	1,057	1,306	1,433	1,291	1,198	(93)	(235)
2. 2000	226	268	353	389	418	432	450	450	441	442	1	(8)
3. 2001	XXX	330	455	546	575	612	630	613	596	590	(6)	(23)
4. 2002	XXX	XXX	343	352	363	378	385	384	372	369	(2)	(15)
5. 2003	XXX	XXX	XXX	179	156	159	151	145	138	134	(3)	(10)
6. 2004	XXX	XXX	XXX	XXX	149	130	144	134	127	127	0	(7)
7. 2005	XXX	XXX	XXX	XXX	XXX	19	17	13	11	11	0	(2)
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(103)	(300)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	648	810	1,127	1,392	1,507	1,567	1,565	1,597	1,419	1,348	(72)	(249)
2. 2000	622	639	767	949	979	952	937	930	918	910	(8)	(20)
3. 2001	XXX	849	805	935	1,047	1,032	1,004	1,004	985	969	(15)	(35)
4. 2002	XXX	XXX	590	705	779	881	884	849	802	778	(24)	(72)
5. 2003	XXX	XXX	XXX	464	530	594	605	559	542	528	(15)	(32)
6. 2004	XXX	XXX	XXX	XXX	611	639	702	705	542	536	(7)	(169)
7. 2005	XXX	XXX	XXX	XXX	XXX	107	110	110	67	74	7	(36)
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(133)	(611)

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	24	18	18	18	18	18	19	18	18	18	0	.0
2. 2000	15	10	10	10	12	12	12	12	12	12	.0	.0
3. 2001	XXX	11	.9	10	10	10	10	10	10	10	.0	.0
4. 2002	XXX	XXX	10	.8	.7	.7	.6	.6	.6	.6	.0	.0
5. 2003	XXX	XXX	XXX	.2	(1)	(2)	(2)	(2)	(2)	(2)	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	203	225	250	309	437	397	445	470	432	417	(14)	(52)
2. 2000	26	29	35	34	57	54	50	49	48	47	(1)	(1)
3. 2001	XXX	32	46	37	51	44	47	56	53	51	(1)	(5)
4. 2002	XXX	XXX	28	34	21	13	12	14	18	18	.0	4
5. 2003	XXX	XXX	XXX	21	24	34	26	35	30	29	(1)	(6)
6. 2004	XXX	XXX	XXX	XXX	34	40	55	40	17	16	.0	(23)
7. 2005	XXX	XXX	XXX	XXX	XXX	.3	.7	.3	.5	2	(3)	(1)
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											(21)	(84)

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.5	.1	.1	.1	.2	.2	.2	.2	.2	.2	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(3)	(1)	(2)
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											(1)	(2)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	(2)	(3)	(1)	(3)
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											(1)	(3)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	0	0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2000	0	0	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009	11 One Year	12 Two Year
1. Prior	87	102	152	88	76	69	73	73	64	61	(3)	(12)
2. 2000	0	0	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(3)	(12)

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	124	320	378	465	514	612	620	670	662	687	25	17
2. 2000	0	0	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											25	17

SCHEDULE P - PART 2P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2000	0	0	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

NONE

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009	11 One Year	12 Two Year
1. Prior	(1)	(1)	(1)	(1)	(1)	(1)	0	(1)	(1)	(1)	0	0
2. 2000	0	0	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	0	0
5. 2003	XXX	XXX	XXX	(1)	(1)	(1)	(1)	(1)	(1)	(1)	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2000	0	0	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	000	34	42	50	63	69	66	65	73	74	2	1
2. 2000	162	261	299	310	316	319	320	323	323	323	54	10
3. 2001	XXX	210	303	327	344	347	348	349	349	351	56	10
4. 2002	XXX	XXX	129	206	228	240	264	268	270	271	48	7
5. 2003	XXX	XXX	XXX	118	241	280	283	294	295	295	42	8
6. 2004	XXX	XXX	XXX	XXX	224	305	321	322	326	327	39	8
7. 2005	XXX	XXX	XXX	XXX	XXX	101	128	139	142	152	12	2
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	(1)	(1)	(1)	1	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	000	173	222	263	280	283	282	282	281	280	11	1
2. 2000	176	335	412	458	481	498	499	505	505	505	79	10
3. 2001	XXX	170	320	399	448	460	465	477	479	480	72	10
4. 2002	XXX	XXX	103	220	292	327	341	353	361	362	56	7
5. 2003	XXX	XXX	XXX	96	207	289	302	306	310	313	39	4
6. 2004	XXX	XXX	XXX	XXX	66	140	152	158	161	167	25	3
7. 2005	XXX	XXX	XXX	XXX	XXX	24	36	37	38	38	5	1
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	4	5	6	6	1	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	000	637	1,007	1,177	1,280	1,321	1,336	1,335	1,338	1,334	54	12
2. 2000	259	589	867	1,165	1,298	1,370	1,401	1,409	1,409	1,409	109	23
3. 2001	XXX	262	538	830	1,110	1,250	1,299	1,322	1,328	1,329	108	23
4. 2002	XXX	XXX	228	448	629	788	867	942	963	968	81	16
5. 2003	XXX	XXX	XXX	143	365	513	623	660	683	687	51	11
6. 2004	XXX	XXX	XXX	XXX	96	222	311	344	369	381	30	7
7. 2005	XXX	XXX	XXX	XXX	XXX	35	47	77	83	88	5	1
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	3	5	7	8	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	153	281	370	422	210	238	236	263	259	8	1
2. 2000	67	176	256	298	339	364	372	380	385	386	39	4
3. 2001	XXX	105	263	364	442	497	527	533	535	540	43	4
4. 2002	XXX	XXX	39	137	211	260	286	300	316	320	39	3
5. 2003	XXX	XXX	XXX	(1)	45	75	90	98	108	110	16	2
6. 2004	XXX	XXX	XXX	XXX	29	60	99	102	106	109	9	1
7. 2005	XXX	XXX	XXX	XXX	XXX	5	8	8	9	9	2	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	418	673	939	1,159	1,235	1,255	1,259	1,261	1,239	20	12
2. 2000	237	427	519	630	765	824	864	871	879	885	54	19
3. 2001	XXX	281	483	551	730	838	873	894	918	931	60	25
4. 2002	XXX	XXX	83	233	321	468	590	664	699	720	47	20
5. 2003	XXX	XXX	XXX	0	126	265	331	405	437	455	32	11
6. 2004	XXX	XXX	XXX	XXX	145	215	254	330	397	456	23	8
7. 2005	XXX	XXX	XXX	XXX	XXX	38	43	46	49	54	3	2
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	000.	0	0	0	0	0	0	0	0	0	0	0
2. 2000	0	0	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	000.	0	0	0	0	0	0	0	0	0	0	0
2. 2000	0	0	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	000.	6	12	15	15	20	19	19	18	18	XXX	XXX
2. 2000	8	8	10	9	12	12	12	12	12	12	XXX	XXX
3. 2001	XXX	7	7	9	9	10	10	10	10	10	XXX	XXX
4. 2002	XXX	XXX	6	6	6	6	6	6	6	6	XXX	XXX
5. 2003	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	(2)	(2)	XXX	XXX
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	000.	63	145	228	271	277	282	289	303	296	3	3
2. 2000	1	3	5	19	26	27	28	28	32	47	1	1
3. 2001	XXX	1	0	3	23	30	35	46	50	50	1	1
4. 2002	XXX	XXX	(6)	(3)	0	3	4	7	8	16	1	1
5. 2003	XXX	XXX	XXX	(5)	(2)	5	12	26	26	26	1	2
6. 2004	XXX	XXX	XXX	XXX	0	5	7	7	12	12	1	1
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	1	1	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	000.	0	1	2	2	2	2	2	2	2	0	0
2. 2000	0	0	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	(1)	(3)	XXX	XXX
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	(2)	(2)	.0	.0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.1	.1	XXX	XXX
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

SCHEDULE P - PART 3N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	.000	.32	.58	.61	.69	.67	.63	.61	.57	.52	XXX	XXX
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.000	.44	.79	.129	.176	.335	.327	.322	.308	.380	XXX	XXX
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

NONE

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	.000	.0	.0	.0	.0	.0	.0	(1)	(1)	(1)	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	.0	.0
5. 2003	XXX	XXX	XXX	(1)	(1)	(1)	(1)	(1)	(1)	(1)	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

NONE

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	14	12	(5)	2	2	1	0	0	0	0
2. 2000	6	12	11	6	3	1	1	0	0	0
3. 2001	XXX	(24)	21	13	6	3	1	1	0	0
4. 2002	XXX	XXX	2	21	10	4	2	2	1	0
5. 2003	XXX	XXX	XXX	28	24	15	4	2	1	0
6. 2004	XXX	XXX	XXX	XXX	79	32	12	2	4	1
7. 2005	XXX	XXX	XXX	XXX	XXX	26	8	(1)	2	1
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	32	(3)	21	13	3	3	0	2	0	1
2. 2000	78	32	26	8	7	5	1	2	0	0
3. 2001	XXX	111	44	31	16	12	4	5	0	0
4. 2002	XXX	XXX	70	68	31	20	5	9	1	1
5. 2003	XXX	XXX	XXX	92	63	31	9	10	1	1
6. 2004	XXX	XXX	XXX	XXX	105	33	4	3	1	0
7. 2005	XXX	XXX	XXX	XXX	XXX	27	17	6	1	1
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	4	3	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	293	153	102	90	18	23	7	5	1	0
2. 2000	504	222	82	124	54	28	7	1	1	0
3. 2001	XXX	636	236	165	105	67	22	4	1	0
4. 2002	XXX	XXX	537	247	97	84	35	13	3	1
5. 2003	XXX	XXX	XXX	247	116	77	45	22	4	2
6. 2004	XXX	XXX	XXX	XXX	342	229	184	153	6	2
7. 2005	XXX	XXX	XXX	XXX	XXX	48	30	22	3	1
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	8	2	1	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	396	263	225	190	237	331	613	752	581	328
2. 2000	78	17	21	25	21	26	32	29	21	19
3. 2001	XXX	88	43	49	28	61	71	53	31	28
4. 2002	XXX	XXX	180	120	59	57	54	41	25	23
5. 2003	XXX	XXX	XXX	127	51	35	30	25	14	11
6. 2004	XXX	XXX	XXX	XXX	75	35	30	23	12	8
7. 2005	XXX	XXX	XXX	XXX	XXX	12	8	3	1	1
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	205	53	159	206	162	210	233	269	115	41
2. 2000	188	57	71	176	88	66	50	41	22	13
3. 2001	XXX	326	159	200	121	89	73	51	32	18
4. 2002	XXX	XXX	267	294	161	151	122	80	44	24
5. 2003	XXX	XXX	XXX	306	215	209	139	90	51	31
6. 2004	XXX	XXX	XXX	XXX	288	243	256	224	61	39
7. 2005	XXX	XXX	XXX	XXX	XXX	45	49	52	9	6
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SCHEDULE P - PART 4G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	2	(2)	(2)	(1)	.0	.0	.0	.0	.0	.0
2. 2000	4	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	1	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	2	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	4	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	109	62	41	44	98	60	105	120	55	53
2. 2000	19	21	18	8	10	5	3	2	1	.0
3. 2001	XXX	26	25	11	11	.6	.3	3	1	.1
4. 2002	XXX	XXX	30	31	15	.6	.3	2	1	.1
5. 2003	XXX	XXX	XXX	22	13	18	7	8	3	.2
6. 2004	XXX	XXX	XXX	XXX	22	26	41	23	2	.2
7. 2005	XXX	XXX	XXX	XXX	XXX	.3	7	2	1	.1
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	2	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SCHEDULE P - PART 4I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	5	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2000	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009
1. Prior	.47	.35	.61	.22	.6	.1	.11	.13	.8	.9
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SCHEDULE P - PART 4O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.34	.187	.214	.223	.243	.241	.243	.277	.266	.190
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SCHEDULE P - PART 4P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009
1. Prior	(1)	(1)	(1)	(1)	(1)	(1)	0	0	0	0
2. 2000	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2000	0	0	0	0	0	0	0	0	0	0
3. 2001	XXX	0	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	0	0	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	10	1	0	0	0	0	0	0	0	0
2. 2000	41	53	54	54	54	54	54	54	54	54
3. 2001	XXX	44	54	55	55	55	55	56	56	56
4. 2002	XXX	XXX	39	47	47	48	48	48	48	48
5. 2003	XXX	XXX	XXX	33	41	41	41	42	42	42
6. 2004	XXX	XXX	XXX	XXX	33	38	39	39	39	39
7. 2005	XXX	XXX	XXX	XXX	XXX	10	12	12	12	12
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	3	1	1	0	0	0	0	0	0	0
2. 2000	14	2	1	0	0	0	0	0	0	0
3. 2001	XXX	10	1	1	0	0	0	0	0	0
4. 2002	XXX	XXX	8	1	1	0	0	0	0	0
5. 2003	XXX	XXX	XXX	9	1	0	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	6	1	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	2	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	4	0	0	0	0	0	0	0	0	0
2. 2000	60	65	65	65	65	65	65	65	65	65
3. 2001	XXX	61	65	65	65	65	66	66	66	66
4. 2002	XXX	XXX	52	55	55	55	55	55	55	55
5. 2003	XXX	XXX	XXX	47	50	50	50	50	50	50
6. 2004	XXX	XXX	XXX	XXX	45	46	47	47	47	47
7. 2005	XXX	XXX	XXX	XXX	XXX	13	14	14	14	14
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	27	6	2	2	0	0	0	0	0	0
2. 2000	50	73	78	78	79	79	79	79	79	79
3. 2001	XXX	46	71	69	71	71	72	72	72	72
4. 2002	XXX	XXX	37	52	54	55	55	56	56	56
5. 2003	XXX	XXX	XXX	26	36	38	39	39	39	39
6. 2004	XXX	XXX	XXX	XXX	17	24	25	25	25	25
7. 2005	XXX	XXX	XXX	XXX	XXX	4	4	5	5	5
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	11	6	3	1	1	0	0	0	0	0
2. 2000	27	7	3	2	1	0	0	0	0	0
3. 2001	XXX	25	7	3	2	1	1	0	0	0
4. 2002	XXX	XXX	18	4	2	1	1	1	1	0
5. 2003	XXX	XXX	XXX	13	4	1	1	0	0	0
6. 2004	XXX	XXX	XXX	XXX	8	2	1	1	1	0
7. 2005	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	4	0	0	0	0	0	0	0	0	0
2. 2000	83	89	91	90	90	90	90	90	90	90
3. 2001	XXX	76	87	82	82	82	82	82	82	82
4. 2002	XXX	XXX	60	63	63	63	63	63	64	63
5. 2003	XXX	XXX	XXX	41	43	43	43	43	43	43
6. 2004	XXX	XXX	XXX	XXX	28	29	29	29	29	29
7. 2005	XXX	XXX	XXX	XXX	XXX	6	6	6	6	6
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	.41	.14	.8	.30	.2	.1	.0	.0	.0	.0
2. 2000	.63	.91	.98	.106	.107	.108	.108	.109	.109	.109
3. 2001	XXX	.65	.90	.101	.105	.107	.108	.108	.108	.108
4. 2002	XXX	XXX	.49	.71	.77	.79	.80	.80	.80	.81
5. 2003	XXX	XXX	XXX	.30	.46	.49	.50	.51	.51	.51
6. 2004	XXX	XXX	XXX	XXX	.19	.27	.28	.29	.29	.30
7. 2005	XXX	XXX	XXX	XXX	XXX	.5	.5	.5	.5	.5
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	.29	.15	.7	.3	.2	.1	.0	.0	.0	.0
2. 2000	.36	.12	.6	.3	.1	.1	.0	.0	.0	.0
3. 2001	XXX	.35	.13	.8	.3	.1	.1	.0	.0	.0
4. 2002	XXX	XXX	.24	.9	.4	.2	.1	.1	.1	.0
5. 2003	XXX	XXX	XXX	.15	.5	.3	.1	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.9	.3	.2	.1	.1	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.2	.2	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	.14	.3	.1	.34	.0	.0	.0	.0	.0	.0
2. 2000	.109	.123	.125	.131	.132	.132	.132	.132	.132	.132
3. 2001	XXX	.110	.123	.130	.131	.131	.131	.131	.132	.131
4. 2002	XXX	XXX	.81	.95	.96	.96	.97	.96	.97	.97
5. 2003	XXX	XXX	XXX	.51	.61	.62	.62	.62	.62	.62
6. 2004	XXX	XXX	XXX	XXX	.32	.36	.37	.36	.37	.37
7. 2005	XXX	XXX	XXX	XXX	XXX	.8	.8	.6	.7	.6
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	13	4	2	0	1	0	0	0	0	0
2. 2000	23	35	37	38	38	39	39	39	39	39
3. 2001	XXX	25	38	40	42	42	43	43	43	43
4. 2002	XXX	XXX	25	36	38	38	39	39	39	39
5. 2003	XXX	XXX	XXX	10	15	16	16	16	16	16
6. 2004	XXX	XXX	XXX	XXX	6	8	9	9	9	9
7. 2005	XXX	XXX	XXX	XXX	XXX	1	2	2	2	2
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	9	6	4	3	2	1	1	0	0	4
2. 2000	10	4	3	2	1	0	1	0	0	0
3. 2001	XXX	12	5	3	2	1	1	1	1	0
4. 2002	XXX	XXX	11	4	2	1	1	1	1	1
5. 2003	XXX	XXX	XXX	6	1	1	1	0	0	0
6. 2004	XXX	XXX	XXX	XXX	3	1	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	4	1	0	0	(1)	0	0	0	0	4
2. 2000	36	42	43	43	43	43	43	43	43	43
3. 2001	XXX	40	46	47	47	47	47	47	47	47
4. 2002	XXX	XXX	39	42	43	43	43	43	43	43
5. 2003	XXX	XXX	XXX	17	18	18	18	18	18	18
6. 2004	XXX	XXX	XXX	XXX	10	10	10	10	10	10
7. 2005	XXX	XXX	XXX	XXX	XXX	2	2	2	2	2
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	18	9	4	3	2	1	1	0	0	0
2. 2000	30	46	49	51	53	53	54	54	54	54
3. 2001	XXX	36	55	55	57	59	59	59	60	60
4. 2002	XXX	XXX	29	40	43	45	47	47	47	47
5. 2003	XXX	XXX	XXX	18	26	29	30	31	32	32
6. 2004	XXX	XXX	XXX	XXX	14	20	21	22	23	23
7. 2005	XXX	XXX	XXX	XXX	XXX	2	2	2	3	3
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	24	15	10	6	2	2	1	1	1	2
2. 2000	19	8	6	3	2	1	0	0	0	0
3. 2001	XXX	23	8	5	3	2	1	1	1	0
4. 2002	XXX	XXX	19	8	5	3	2	1	1	0
5. 2003	XXX	XXX	XXX	11	5	3	2	1	1	1
6. 2004	XXX	XXX	XXX	XXX	8	4	3	2	2	1
7. 2005	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	25	4	2	2	(1)	1	0	0	0	2
2. 2000	57	68	71	72	72	73	73	73	73	73
3. 2001	XXX	69	83	83	84	85	85	85	86	85
4. 2002	XXX	XXX	55	63	65	67	67	67	68	67
5. 2003	XXX	XXX	XXX	34	40	42	43	43	44	43
6. 2004	XXX	XXX	XXX	XXX	26	30	31	31	32	32
7. 2005	XXX	XXX	XXX	XXX	XXX	4	4	4	4	4
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	2	1	1	0	0	0	0	0	0	0
2. 2000	0	1	1	1	1	1	1	1	1	1
3. 2001	XXX	0	1	1	1	1	1	1	1	1
4. 2002	XXX	XXX	0	1	1	1	1	1	1	1
5. 2003	XXX	XXX	XXX	0	1	1	1	1	1	1
6. 2004	XXX	XXX	XXX	XXX	0	0	1	1	1	1
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	4	3	2	1	0	0	0	0	0	3
2. 2000	1	1	0	0	0	0	0	0	0	0
3. 2001	XXX	1	0	0	0	0	0	0	0	0
4. 2002	XXX	XXX	1	1	0	0	0	0	0	0
5. 2003	XXX	XXX	XXX	1	1	1	0	0	0	0
6. 2004	XXX	XXX	XXX	XXX	1	0	0	0	0	0
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	3	1	1	0	0	0	0	0	0	4
2. 2000	1	2	2	2	2	2	2	2	2	2
3. 2001	XXX	1	2	2	2	2	2	2	3	2
4. 2002	XXX	XXX	1	2	2	2	2	2	3	2
5. 2003	XXX	XXX	XXX	1	2	3	3	3	3	3
6. 2004	XXX	XXX	XXX	XXX	1	2	2	2	2	2
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 5H- SN1B

NONE

Schedule P - Part 5H- SN2B

NONE

Schedule P - Part 5H- SN3B

NONE

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior.....	13	2	0	0	0	0	0	0	0	0	0
2. 2000.....	1,584	1,587	1,583	1,578	1,579	1,579	1,579	1,579	1,579	1,579	0
3. 2001.....	XXX	1,888	2,870	2,869	2,875	2,875	2,875	2,875	2,875	2,875	0
4. 2002.....	XXX	XXX	859	897	902	902	902	902	902	902	0
5. 2003.....	XXX	XXX	XXX	1,312	1,883	1,883	1,883	1,883	1,883	1,883	0
6. 2004.....	XXX	XXX	XXX	XXX	507	524	524	524	524	524	0
7. 2005.....	XXX	XXX	XXX	XXX	XXX	185	205	202	202	202	0
8. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	(1)	(1)	0
9. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	1,596	1,893	1,837	1,345	1,089	202	19	(2)	(1)	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior.....	7	0	0	0	0	0	0	0	3	2	2
2. 2000.....	73	73	73	73	73	73	73	73	73	73	0
3. 2001.....	XXX	100	114	114	114	114	114	114	114	114	0
4. 2002.....	XXX	XXX	104	107	107	107	107	107	107	107	0
5. 2003.....	XXX	XXX	XXX	115	115	115	115	115	115	115	0
6. 2004.....	XXX	XXX	XXX	XXX	101	101	101	101	101	101	0
7. 2005.....	XXX	XXX	XXX	XXX	XXX	22	25	26	26	26	0
8. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2
13. Earned Premiums (Sch P, Part 1)	80	100	118	118	102	22	3	1	3	2	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior.....	11	(9)	1	(1)	0	0	0	0	0	0	0
2. 2000.....	398	414	418	418	418	418	418	418	418	418	0
3. 2001.....	XXX	632	998	1,000	1,001	1,001	1,001	1,001	1,001	1,001	0
4. 2002.....	XXX	XXX	282	290	311	311	311	311	311	311	0
5. 2003.....	XXX	XXX	XXX	318	445	444	444	444	444	444	0
6. 2004.....	XXX	XXX	XXX	XXX	44	41	41	41	41	41	0
7. 2005.....	XXX	XXX	XXX	XXX	XXX	27	27	27	27	27	0
8. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	409	639	653	328	191	24	(1)	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior.....	8	(6)	0	0	0	0	0	0	5	4	4
2. 2000.....	9	9	9	9	9	9	9	9	9	9	0
3. 2001.....	XXX	42	42	42	42	42	42	42	42	42	0
4. 2002.....	XXX	XXX	160	160	160	160	160	160	160	160	0
5. 2003.....	XXX	XXX	XXX	133	133	133	133	133	133	133	0
6. 2004.....	XXX	XXX	XXX	XXX	33	33	33	33	33	33	0
7. 2005.....	XXX	XXX	XXX	XXX	XXX	7	7	8	8	8	0
8. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4
13. Earned Premiums (Sch P, Part 1)	17	37	160	133	33	7	1	0	5	4	XXX

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.4	(2)	(2)	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	1,305	1,310	1,320	1,318	1,318	1,318	1,318	1,318	1,318	1,318	.0
3. 2001	XXX	1,701	2,643	2,652	2,652	2,652	2,652	2,652	2,652	2,652	.0
4. 2002	XXX	XXX	870	890	908	908	908	908	908	908	.0
5. 2003	XXX	XXX	XXX	1,420	2,113	2,112	2,112	2,112	2,112	2,112	.0
6. 2004	XXX	XXX	XXX	XXX	422	417	417	417	417	417	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	170	169	169	169	169	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	1,309	1,705	1,820	1,447	1,134	163	(1)	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.8	.0	.0	.0	.0	.0	.0	.0	.7	.6	.6
2. 2000	86	86	87	87	87	87	87	87	87	87	.0
3. 2001	XXX	152	168	168	168	168	168	168	168	168	.0
4. 2002	XXX	XXX	425	424	424	424	424	424	424	424	.0
5. 2003	XXX	XXX	XXX	403	403	403	403	403	403	403	.0
6. 2004	XXX	XXX	XXX	XXX	89	89	89	89	89	89	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	19	20	21	21	21	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6
13. Earned Premiums (Sch P, Part 1)	93	152	443	402	89	19	1	1	7	6	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	149	149	150	150	150	150	150	150	150	150	.0
3. 2001	XXX	244	379	379	379	379	379	379	379	379	.0
4. 2002	XXX	XXX	171	183	184	184	184	184	184	184	.0
5. 2003	XXX	XXX	XXX	364	560	560	560	560	560	560	.0
6. 2004	XXX	XXX	XXX	XXX	99	100	100	100	100	100	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	27	27	27	27	27	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	148	244	308	375	296	27	0	0	0	0	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.0	.1	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	105	101	101	101	101	101	101	101	101	101	.0
3. 2001	XXX	170	284	283	283	283	283	283	283	283	.0
4. 2002	XXX	XXX	135	125	125	125	125	125	125	125	.0
5. 2003	XXX	XXX	XXX	316	337	337	337	337	337	337	.0
6. 2004	XXX	XXX	XXX	XXX	241	241	241	241	241	241	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	20	20	20	20	20	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	105	168	248	326	242	20	0	0	0	0	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 20000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	2	3	3	3	3	3	3	3	3	.0
4. 2002	XXX	XXX	1	1	1	1	1	1	1	1	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	2	2	0	0	0	0	0	0	0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.0	.0	.0	.18	.0	.0	.0	.0	.0	.0	.0
2. 2000 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	(1)	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE B - NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0	.0
2. 2000 .....	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
3. 2001	XXX	.1	.1	.1	.1	.1	.1	.1	.1	.1	.0
4. 2002	XXX	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.1	.1	.1	.1	.1	.1	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.2	.2	.2	.2	.2	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	2	1	2	0	1	2	0	0	1	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior .....	.4	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior	.1	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.7	.7	.8	.7	.7	.7	.7	.7	.7	.7	.0
3. 2001	XXX	.11	.16	.16	.16	.16	.16	.16	.16	.16	.0
4. 2002	XXX	XXX	.4	.4	.5	.5	.5	.5	.5	.5	.0
5. 2003	XXX	XXX	XXX	.8	.13	.13	.13	.13	.13	.13	.0
6. 2004	XXX	XXX	XXX	XXX	.2	.2	.2	.2	.2	.2	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.2	.2	.2	.2	.2	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	7	11	10	7	7	2	0	0	0	0	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.1	.1	.1	.1	.1	.1	.1	.1	.1	.0
4. 2002	XXX	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.0
5. 2003	XXX	XXX	XXX	.2	.2	.2	.2	.2	.2	.2	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	1	2	2	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2001	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2002	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2003	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2004	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2005	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	27		.0.0	.0		.0.0
2. Private Passenger Auto Liability/Medical	30		.0.0	.0		.0.0
3. Commercial Auto/Truck Liability/Medical	74		.0.0	(2)		.0.0
4. Workers' Compensation	1,196		.0.0	(4)		.0.0
5. Commercial Multiple Peril	537		.0.0	(6)		.0.0
6. Medical Professional Liability - Occurrence	0		.0.0	.0		.0.0
7. Medical Professional Liability - Claims-Made	0		.0.0	.0		.0.0
8. Special Liability	0		.0.0	.0		.0.0
9. Other Liability - Occurrence	188		.0.0	.0		.0.0
10. Other Liability - Claims-Made	0		.0.0	.0		.0.0
11. Special Property	1		.0.0	.0		.0.0
12. Auto Physical Damage	0		.0.0	.0		.0.0
13. Fidelity/Surety	1		.0.0	.0		.0.0
14. Other	0		.0.0	.0		.0.0
15. International	0		.0.0	.0		.0.0
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	0		.0.0	.0		.0.0
20. Products Liability - Claims-Made	0		.0.0	.0		.0.0
21. Financial Guaranty/Mortgage Guaranty	0		.0.0	.0		.0.0
22. Warranty	0		.0.0	0		.0.0
23. Totals	2,052	0	0.0	(12)	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2000	0	0	0	0	0	0	0	0	0	
3. 2001	XXX	0	0	0	0	0	0	0	0	
4. 2002	XXX	XXX	0	0	0	0	0	0	0	
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2000	0	0	0	0	0	0	0	0	0	
3. 2001	XXX	0	0	0	0	0	0	0	0	
4. 2002	XXX	XXX	0	0	0	0	0	0	0	
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(Continued)

Years in Which Policies Were Issued	SECTION 4 NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2000	0	0	0	0	0	0	0	0	0	
3. 2001	XXX	0	0			0	0	0	0	
4. 2002	XXX	XXX	0	0	0	0	0	0	0	
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Policies Were Issued	SECTION 5 NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2000	0	0	0	0	0	0	0	0	0	
3. 2001	XXX	0	0			0	0	0	0	
4. 2002	XXX	XXX	0	0	0	0	0	0	0	
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	27		.0.0	.0		.0.0
2. Private Passenger Auto Liability/Medical	30		.0.0	.0		.0.0
3. Commercial Auto/Truck Liability/Medical	74		.0.0	(2)		.0.0
4. Workers' Compensation	1,196		.0.0	(4)		.0.0
5. Commercial Multiple Peril	537		.0.0	(6)		.0.0
6. Medical Professional Liability - Occurrence	0		.0.0	.0		.0.0
7. Medical Professional Liability - Claims-Made	0		.0.0	.0		.0.0
8. Special Liability	0		.0.0	.0		.0.0
9. Other Liability - Occurrence	188		.0.0	.0		.0.0
10. Other Liability - Claims-Made	0		.0.0	.0		.0.0
11. Special Property	1		.0.0	.0		.0.0
12. Auto Physical Damage	0		.0.0	.0		.0.0
13. Fidelity/Surety	1		.0.0	.0		.0.0
14. Other	0		.0.0	.0		.0.0
15. International	0		.0.0	.0		.0.0
16. Reinsurance - Nonproportional Assumed Property	9		.0.0	.0		.0.0
17. Reinsurance - Nonproportional Assumed Liability	307		.0.0	.0		.0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	0		.0.0	.0		.0.0
19. Products Liability - Occurrence	0		.0.0	.0		.0.0
20. Products Liability - Claims-Made	0		.0.0	.0		.0.0
21. Financial Guaranty/Mortgage Guaranty	0		.0.0	.0		.0.0
22. Warranty	0		.0.0	0		.0.0
23. Totals	2,368	0	.0.0	(12)	0	.0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2000	0	0	0	0	0	0	0	0	0	
3. 2001	XXX	0	0	0	0	0	0	0	0	
4. 2002	XXX	XXX	0	0	0	0	0	0	0	
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2000	0	0	0	0	0	0	0	0	0	
3. 2001	XXX	0	0	0	0	0	0	0	0	
4. 2002	XXX	XXX	0	0	0	0	0	0	0	
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2000	0	0	0	0	0	0	0	0	0	
3. 2001	XXX	0	0	0	0	0	0	0	0	
4. 2002	XXX	XXX	0	0	0	0	0	0	0	
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2000	0	0	0	0	0	0	0	0	0	
3. 2001	XXX	0	0	0	0	0	0	0	0	
4. 2002	XXX	XXX	0	0	0	0	0	0	0	
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2000	0	0	0	0	0	0	0	0	0	
3. 2001	XXX	0	0	0	0	0	0	0	0	
4. 2002	XXX	XXX	0	0	0	0	0	0	0	
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2000	0	0	0	0	0	0	0	0	0	
3. 2001	XXX	0	0	0	0	0	0	0	0	
4. 2002	XXX	XXX	0	0	0	0	0	0	0	
5. 2003	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2004	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1.

The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1

Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost?
If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

Yes [] No [X]
- 1.2

What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)?.....
- 1.3

Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65?

Yes [] No [X]
- 1.4

Does the company report any DDR reserve as loss or loss adjustment expense reserve?

Yes [] No [X]
- 1.5

If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2?

Yes [] No [] N/A [X]
- 1.6

If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1	2
		Section 1: Occurrence	Section 2: Claims-Made
1.601	Prior		
1.602	2000.....		
1.603	2001.....		
1.604	2002.....		
1.605	2003.....		
1.606	2004.....		
1.607	2005.....		
1.608	2006		
1.609	2007.....		
1.610	2008.....		
1.611	2009.....		
1.612	Totals	0	0

2.

The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement?

Yes [X] No []
3.

The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Answer:

Yes [X] No []
4.

Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10?

Yes [X] No []

If Yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5.

What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1Fidelity

5.2Surety
6.

Claim count information is reported per claim or per claimant (Indicate which).....CLAIM
If not the same in all years, explain in Interrogatory 7.
- 7.1

The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses?

Yes [X] No []
- 7.2

An extended statement may be attached.
The Company entered self-administered runoff in May 2004. In response to many uncertainties associated with runoff, the Company previously elected to hold loss and expense reserves at levels above those indicated by the Company's independent certifying actuary. The loss and expense reserves have developed favorably. Commencing with year-end 2008, the Company elected to record its loss and expense reserves to the actuary's central estimate. See Notes to Fin'l Statements #24 for details.....

SCHEDULE T – PART 2
INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		Direct Business Only					
		1	2	3	4	5	6
		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL						0
2. Alaska	AK						0
3. Arizona	AZ						0
4. Arkansas	AR						0
5. California	CA						0
6. Colorado	CO						0
7. Connecticut	CT						0
8. Delaware	DE						0
9. District of Columbia	DC						0
10. Florida	FL						0
11. Georgia	GA						0
12. Hawaii	HI						0
13. Idaho	ID						0
14. Illinois	IL						0
15. Indiana	IN						0
16. Iowa	IA						0
17. Kansas	KS						0
18. Kentucky	KY						0
19. Louisiana	LA						0
20. Maine	ME						0
21. Maryland	MD						0
22. Massachusetts	MA						0
23. Michigan	MI						0
24. Minnesota	MN						0
25. Mississippi	MS						0
26. Missouri	MO						0
27. Montana	MT						0
28. Nebraska	NE						0
29. Nevada	NV						0
30. New Hampshire	NH						0
31. New Jersey	NJ						0
32. New Mexico	NM						0
33. New York	NY						0
34. North Carolina	NC						0
35. North Dakota	ND						0
36. Ohio	OH						0
37. Oklahoma	OK						0
38. Oregon	OR						0
39. Pennsylvania	PA						0
40. Rhode Island	RI						0
41. South Carolina	SC						0
42. South Dakota	SD						0
43. Tennessee	TN						0
44. Texas	TX						0
45. Utah	UT						0
46. Vermont	VT						0
47. Virginia	VA						0
48. Washington	WA						0
49. West Virginia	WV						0
50. Wisconsin	WI						0
51. Wyoming	WY						0
52. American Samoa	AS						0
53. Guam	GU						0
54. Puerto Rico	PR						0
55. U.S. Virgin Islands	VI						0
56. Northern Mariana Islands	MP						0
57. Canada	CN						0
58. Aggregate Other Alien	OT						0
59. Totals		0	0	0	0	0	0

NONE

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE American Concept Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

RESPONSES

1.

Will an actuarial opinion be filed by March 1?

.....YES.....
2.

Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?

.....YES.....
3.

Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?

.....YES.....
4.

Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?

.....YES.....

APRIL FILING

5.

Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?

.....YES.....
6.

Will Management's Discussion and Analysis be filed by April 1?

.....YES.....
7.

Will the Supplemental Investment Risk Interrogatories be filed by April 1?

.....YES.....

MAY FILING

8.

Will this company be included in a combined annual statement which is filed with the NAIC by May 1?

.....YES.....

JUNE FILING

9.

Will an audited financial report be filed by June 1?

.....YES.....
10.

Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?

.....YES.....

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

11.

Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?

.....NO.....
12.

Will the Financial Guaranty Insurance Exhibit be filed March 1?

.....NO.....
13.

Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?

.....NO.....
14.

Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?

.....NO.....
15.

Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
16.

Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

.....NO.....
17.

Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?

.....NO.....
18.

Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
19.

Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required by March 15 (or the date otherwise specified)?

.....YES.....
20.

Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
21.

Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?

.....NO.....
22.

Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?

.....NO.....

APRIL FILING

23.

Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

.....NO.....
24.

Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

.....NO.....
25.

Will the Accident and Health Policy Experience Exhibit be filed by April 1?

.....NO.....

Explanation:















11.

12.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 20.
- 21.
- 22.
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- 24.
- 25.

Bar Code:

11.	 3 1 9 0 9 2 0 0 9 4 2 0 0 0 0 0 0
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14.	 3 1 9 0 9 2 0 0 9 4 5 5 0 0 0 0 0
15.	 3 1 9 0 9 2 0 0 9 4 9 0 0 0 0 0 0
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17.	 3 1 9 0 9 2 0 0 9 4 0 1 0 0 0 0 0
18.	 3 1 9 0 9 2 0 0 9 3 6 5 0 0 0 0 0
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21.	 3 1 9 0 9 2 0 0 9 4 0 0 0 0 0 0 0
22.	 3 1 9 0 9 2 0 0 9 5 0 0 0 0 0 0 0
23.	 3 1 9 0 9 2 0 0 9 2 3 0 5 9 0 0 0
24.	 3 1 9 0 9 2 0 0 9 3 0 6 0 0 0 0 0
25.	 3 1 9 0 9 2 0 0 9 2 1 0 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Assets	2
Cash Flow	5
Exhibit of Capital Gains (Losses)	12
Exhibit of Net Investment Income	12
Exhibit of Nonadmitted Assets	13
Exhibit of Premiums and Losses (State Page)	19
Five-Year Historical Data	17
General Interrogatories	15
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Notes To Financial Statements	14
Overflow Page For Write-ins	97
Schedule A – Part 1	E01
Schedule A – Part 2	E02
Schedule A – Part 3	E03
Schedule A – Verification Between Years	SI02
Schedule B – Part 1	E04
Schedule B – Part 2	E05
Schedule B – Part 3	E06
Schedule B – Verification Between Years	SI02
Schedule BA – Part 1	E07
Schedule BA – Part 2	E08
Schedule BA – Part 3	E09
Schedule BA – Verification Between Years	SI03
Schedule D – Part 1	E10
Schedule D – Part 1A – Section 1	SI05
Schedule D – Part 1A – Section 2	SI08
Schedule D – Part 2 – Section 1	E11
Schedule D – Part 2 – Section 2	E12
Schedule D – Part 3	E13
Schedule D – Part 4	E14
Schedule D – Part 5	E15
Schedule D – Part 6 – Section 1	E16
Schedule D – Part 6 – Section 2	E16
Schedule D – Summary By Country	SI04
Schedule D – Verification Between Years	SI03
Schedule DA – Part 1	E17

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

Schedule DA – Verification Between Years	SI11
Schedule DB – Part A – Section 1	E18
Schedule DB – Part A – Section 2	E18
Schedule DB – Part A – Section 3	E19
Schedule DB – Part A – Verification Between Years	SI12
Schedule DB – Part B – Section 1	E19
Schedule DB – Part B – Section 2	E20
Schedule DB – Part B – Section 3	E20
Schedule DB – Part B – Verification Between Years	SI12
Schedule DB – Part C – Section 1	E21
Schedule DB – Part C – Section 2	E21
Schedule DB – Part C – Section 3	E22
Schedule DB – Part C – Verification Between Years	SI13
Schedule DB – Part D – Section 1	E22
Schedule DB – Part D – Section 2	E23
Schedule DB – Part D – Section 3	E23
Schedule DB – Part D – Verification Between Years	SI13
Schedule DB – Part E – Section 1	E24
Schedule DB – Part E – Verification	SI13
Schedule DB – Part F – Section 1	SI14
Schedule DB – Part F – Section 2	SI15
Schedule E – Part 1 – Cash	E25
Schedule E – Part 2 – Cash Equivalents	E26
Schedule E – Part 3 – Special Deposits	E27
Schedule E – Verification Between Years	SI16
Schedule F – Part 1	20
Schedule F – Part 2	21
Schedule F – Part 3	22
Schedule F – Part 4	23
Schedule F – Part 5	24
Schedule F – Part 6	25
Schedule F – Part 7	26
Schedule F – Part 8	27
Schedule H – Accident and Health Exhibit – Part 1	28
Schedule H – Parts – 2, 3, and 4	29
Schedule H – Part 5 – Health Claims	30
Schedule P – Part 1 – Analysis of Losses and Loss Expenses	31
Schedule P – Part 1A – Homeowners/Farmowners	33
Schedule P – Part 1B – Private Passenger Auto Liability/Medical	34
Schedule P – Part 1C – Commercial Auto/Truck Liability/Medical	35
Schedule P – Part 1D – Workers’ Compensation	36

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

Schedule P – Part 1E – Commercial Multiple Peril	37
Schedule P – Part 1F – Section 1 – Medical Professional Liability – Occurrence	38
Schedule P – Part 1F – Section 2 – Medical Professional Liability – Claims-Made	39
Schedule P – Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery)	40
Schedule P – Part 1H – Section 1 – Other Liability–Occurrence	41
Schedule P – Part 1H – Section 2 – Other Liability – Claims-Made	42
Schedule P – Part 1I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	43
Schedule P – Part 1J – Auto Physical Damage	44
Schedule P – Part 1K – Fidelity/Surety	45
Schedule P – Part 1L – Other (Including Credit, Accident and Health)	46
Schedule P – Part 1M – International	47
Schedule P – Part 1N – Reinsurance	48
Schedule P – Part 1O – Reinsurance	49
Schedule P – Part 1P – Reinsurance	50
Schedule P – Part 1R – Section 1 – Products Liability – Occurrence	51
Schedule P – Part 1R – Section 2 – Products Liability – Claims – Made	52
Schedule P – Part 1S – Financial Guaranty/Mortgage Guaranty	53
Schedule P – Part 1T – Warranty	54
Schedule P – Part 2, Part 3 and Part 4 - Summary	32
Schedule P – Part 2A – Homeowners/Farmowners	55
Schedule P – Part 2B – Private Passenger Auto Liability/Medical	55
Schedule P – Part 2C – Commercial Auto/Truck Liability/Medical	55
Schedule P – Part 2D – Workers’ Compensation	55
Schedule P – Part 2E – Commercial Multiple Peril	55
Schedule P – Part 2F – Section 1 – Medical Professional Liability – Occurrence	56
Schedule P – Part 2F – Section 2 – Medical Professional Liability – Claims – Made	56
Schedule P – Part 2G – Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	56
Schedule P – Part 2H – Section 1 – Other Liability – Occurrence	56
Schedule P – Part 2H – Section 2 – Other Liability – Claims – Made	56
Schedule P – Part 2I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	57
Schedule P – Part 2J – Auto Physical Damage	57
Schedule P – Part 2K – Fidelity, Surety	57
Schedule P – Part 2L – Other (Including Credit, Accident and Health)	57
Schedule P – Part 2M – International	57
Schedule P – Part 2N – Reinsurance	58
Schedule P – Part 2O – Reinsurance	58
Schedule P – Part 2P – Reinsurance	58
Schedule P – Part 2R – Section 1 – Products Liability – Occurrence	59
Schedule P – Part 2R – Section 2 – Products Liability – Claims-Made	59
Schedule P – Part 2S – Financial Guaranty/Mortgage Guaranty	59
Schedule P – Part 2T – Warranty	59
Schedule P – Part 3A – Homeowners/Farmowners	60

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

Schedule P – Part 3B – Private Passenger Auto Liability/Medical	60
Schedule P – Part 3C – Commercial Auto/Truck Liability/Medical	60
Schedule P – Part 3D – Workers’ Compensation	60
Schedule P – Part 3E – Commercial Multiple Peril	60
Schedule P – Part 3F – Section 1 – Medical Professional Liability – Occurrence	61
Schedule P – Part 3F – Section 2 – Medical Professional Liability – Claims-Made	61
Schedule P – Part 3G – Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	61
Schedule P – Part 3H – Section 1 – Other Liability – Occurrence	61
Schedule P – Part 3H – Section 2 – Other Liability – Claims-Made	61
Schedule P – Part 3I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	62
Schedule P – Part 3J – Auto Physical Damage	62
Schedule P – Part 3K – Fidelity/Surety	62
Schedule P – Part 3L – Other (Including Credit, Accident and Health)	62
Schedule P – Part 3M – International	62
Schedule P – Part 3N – Reinsurance	63
Schedule P – Part 3O – Reinsurance	63
Schedule P – Part 3P – Reinsurance	63
Schedule P – Part 3R – Section 1 – Products Liability – Occurrence	64
Schedule P – Part 3R – Section 2 – Products Liability – Claims-Made	64
Schedule P – Part 3S – Financial Guaranty/Mortgage Guaranty	64
Schedule P – Part 3T – Warranty	64
Schedule P – Part 4A – Homeowners/Farmowners	65
Schedule P – Part 4B – Private Passenger Auto Liability/Medical	65
Schedule P – Part 4C – Commercial Auto/Truck Liability/Medical	65
Schedule P – Part 4D – Workers’ Compensation	65
Schedule P – Part 4E – Commercial Multiple Peril	65
Schedule P – Part 4F – Section 1 – Medical Professional Liability – Occurrence	66
Schedule P – Part 4F – Section 2 – Medical Professional Liability – Claims-Made	66
Schedule P – Part 4G – Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	66
Schedule P – Part 4H – Section 1 – Other Liability – Occurrence	66
Schedule P – Part 4H – Section 2 – Other Liability – Claims-Made	66
Schedule P – Part 4I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	67
Schedule P – Part 4J – Auto Physical Damage	67
Schedule P – Part 4K – Fidelity/Surety	67
Schedule P – Part 4L – Other (Including Credit, Accident and Health)	67
Schedule P – Part 4M – International	67
Schedule P – Part 4N – Reinsurance	68
Schedule P – Part 4O – Reinsurance	68
Schedule P – Part 4P – Reinsurance	68
Schedule P – Part 4R – Section 1 – Products Liability – Occurrence	69
Schedule P – Part 4R – Section 2 – Products Liability – Claims-Made	69

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

Schedule P – Part 4S – Financial Guaranty/Mortgage Guaranty	69
Schedule P – Part 4T – Warranty	69
Schedule P – Part 5A – Homeowners/Farmowners	70
Schedule P – Part 5B – Private Passenger Auto Liability/Medical	71
Schedule P – Part 5C – Commercial Auto/Truck Liability/Medical	72
Schedule P – Part 5D – Workers’ Compensation	73
Schedule P – Part 5E – Commercial Multiple Peril	74
Schedule P – Part 5F – Medical Professional Liability – Claims-Made	76
Schedule P – Part 5F – Medical Professional Liability – Occurrence	75
Schedule P – Part 5H – Other Liability – Claims-Made	78
Schedule P – Part 5H – Other Liability – Occurrence	77
Schedule P – Part 5R – Products Liability – Claims-Made	80
Schedule P – Part 5R – Products Liability – Occurrence	79
Schedule P – Part 5T – Warranty	81
Schedule P – Part 6C – Commercial Auto/Truck Liability/Medical	82
Schedule P – Part 6D – Workers’ Compensation	82
Schedule P – Part 6E – Commercial Multiple Peril	83
Schedule P – Part 6H – Other Liability – Claims-Made	84
Schedule P – Part 6H – Other Liability – Occurrence	83
Schedule P – Part 6M – International	84
Schedule P – Part 6N – Reinsurance	85
Schedule P – Part 6O – Reinsurance	85
Schedule P – Part 6R – Products Liability – Claims-Made	86
Schedule P – Part 6R – Products Liability – Occurrence	86
Schedule P – Part 7A – Primary Loss Sensitive Contracts	87
Schedule P – Part 7B – Reinsurance Loss Sensitive Contracts	89
Schedule P Interrogatories	91
Schedule T – Exhibit of Premiums Written	92
Schedule T – Part 2 – Interstate Compact	93
Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	94
Schedule Y – Part 2 – Summary of Insurer’s Transactions With Any Affiliates	95
Statement of Income	4
Summary Investment Schedule	SI01
Supplemental Exhibits and Schedules Interrogatories	96
Underwriting and Investment Exhibit Part 1	6
Underwriting and Investment Exhibit Part 1A	7
Underwriting and Investment Exhibit Part 1B	8
Underwriting and Investment Exhibit Part 2	9
Underwriting and Investment Exhibit Part 2A	10
Underwriting and Investment Exhibit Part 3	11

